

Information to identify the case:

Debtor 1	<u>Jerzy Ostaszewski</u>	Social Security number or ITIN	xxx-xx-5112
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joanna Ostaszewska</u>	Social Security number or ITIN	xxx-xx-5113
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-26104-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerzy Ostaszewski
aka Jerry Ostaszewski

Joanna Ostaszewska

1/6/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerzy Ostaszewski
Joanna Ostaszewska
Debtor(s)

Case No. 15-26104-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 06, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jerzy Ostaszewski, Joanna Ostaszewska, 2066 Grant Avenue, (Franklin Township), Williamstown, NJ 08094-6131
515706251	+ American Builders & Contractors, Supply Company, 4219 Bethlehem Pike, Telford, PA 18969-3101
515758404	+ American Builders & Contractors Supply Co., Inc., C/O Bart J. Klein, Esq., 2066 Millburn Ave., Suite 101, Maplewood, N.J. 07040-3722
515706252	+ Bart J. Klein, Esquire, 2066 Millburn Avenue, Suite 101, Maplewood, NJ 07040-3722
516347326	Donegal Mutual Insurance Co., Attn: Margolis Edelstein Law Office, The Curtis Center, 170 S. Independence Mall W, Suite 400E, Philadelphia, PA 19106-3337
516677745	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516677746	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank Bankruptcy Department 73118-6051
516051658	+ R&B Debris, LLC, t/a Greener Recycling Co., 5900 Sylon Blvd., Hainesport, NJ 08036-8610
515706256	REMEX, Inc., 307 Wll Street, Princeton, NJ 08540-1515
518357143	#+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
515706260	+ Todd M. Gottlieb, MD, Franklinville Family Cosmetic Dentistry, 2005 Delsea Drive, Plaza 47, Franklinville, NJ 08322-2534

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2021 21:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 06 2021 21:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515809739	EDI: BL-BECKET.COM	Jan 07 2021 02:03:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515723004	EDI: CITICORP.COM	Jan 07 2021 02:03:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
515706253	EDI: CITICORP.COM	Jan 07 2021 02:03:00	CitiMortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
515706254	EDI: IIC9.COM	Jan 07 2021 02:03:00	I.C. System, 444 Highway 96 East, PO Box 64886, Saint Paul, MN 55164-0886
515706255	Email/Text: PBNCNotifications@peritusservices.com	Jan 06 2021 21:49:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
515873217	EDI: PRA.COM	Jan 07 2021 02:03:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515744288	+ EDI: DRIV.COM	Jan 07 2021 02:03:00	SANTANDER CONSUMER USA, PO BOX

District/off: 0312-1

User: admin

Page 2 of 2

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515706257 + EDI: DRIV.COM 560284, DALLAS, TX 75356-0284
 Jan 07 2021 02:03:00 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244

515706258 EDI: CITICORP.COM
 Jan 07 2021 02:03:00 Sears Credit Cards - MasterCard, PO Box 6282, Sioux Falls, SD 57117-6282

515706259 EDI: TDBANKNORTH.COM
 Jan 07 2021 02:03:00 TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08034

515706261 EDI: WFFC.COM
 Jan 07 2021 02:03:00 Wells Fargo Bank, NA, PO Box 5058, MAC: P6053-021, Portland, OR 97208-5058

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516051659	##	Caplan Murray, PC, Pavilions at Moorestown, 740A Marne Highway, Suite 101, Moorestown, NJ 08057

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Joanna Ostaszewska rshoffman@hoffmandimuzio.com lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Debtor Jerzy Ostaszewski rshoffman@hoffmandimuzio.com lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Scott G. Kobil	on behalf of Creditor CitiMortgage Inc. scott.kobil@klgates.com, klgatesbankruptcy@klgates.com

TOTAL: 7